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RECEIVED

UFJ Holdings, Inc

2004 JUL 20 A 8:53

OFFICE OF INTERNATIONAL
CORPORATE FINANCE

Address: UFJ Holdings, Inc.
1-1, Otemachi 1-chome, Chiyoda-ku,
Tokyo 100-8114, JAPAN
Facsimile: 81-3-3212-5867
Telephone: 81-3-3212-5458



04035622

FACSIMILE TRANSMISSION COVER MEMORANDUM

DATE: July 14, 2004
TO: Office of International Corporate Finance
Division of Corporate Finance
Securities and Exchange Commission
Attn.: Mr. Paul Dudek, Mail Stop 3-9
FACSIMILE NUMBER: 010-1-202-942-9624
FROM: Emi Matsumoto, Group Planning Department
NUMBER OF PAGES: 3 (including this page)
RE: Information Furnished Pursuant to 12g-3-2(b)

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* If you do not receive all pages please contact us immediately.

July 14, 2004

Office of International Corporate Finance
Securities and Exchange Commission
Judiciary Plaza,
450 Fifth Street, N.W.
Washington, DC 20549
U.S.A.

Attn.: Mr. Paul Dudeck, Mail Stop 3-9
Facsimile Number:001-1-202-942-9525

UFJ Holdings, Inc
File Number 82-5169
Information Furnished Pursuant to
12g-3-2(b) Under the Securities Exchange Act of 1934

Ladies and Gentlemen:

The enclosed document is submitted pursuant to Rule 12g3-2(b) of Securities Exchange Act of 1934, as amended(the "Act").

The document is furnished with the understanding that such document will not be deemed to be "filed" with the Commission or otherwise subject to the liabilities of Section 18 of the Act, and that the furnishing of the document shall not constitute an admission for any purpose that the Company is subject to the Act.

If you have any questions or comments regarding the foregoing, please contact me at 81-3-3212-5458.

Sincerely,



Chie Arai
Manager
Group Planning Department
UFJ Holdings, Inc.

BY FACSIMILE AND MAIL
Enclosure

July 14, 2004

UFJ Holdings, Inc.

UFJ to propose integration discussions with MTFG

Cancels plans to integrate UFJ Trust and Sumitomo Trust & Banking

Tokyo, July 14 – The UFJ Holdings, Inc. (UFJ) said today it will propose discussions with Mitsubishi Tokyo Financial Group, Inc. (MTFG) on an integration of the two groups. UFJ said this follows a decision to cancel plans for the integration of UFJ Trust Bank Limited (UFJ Trust) and Sumitomo Trust & Banking Co., Ltd. (Sumitomo Trust).

UFJ said the UFJ Trust and Sumitomo Trust integration plan, announced in May 2004, had many merits. However, UFJ said that considering its financial position and other factors, it has concluded that greater overall benefits will accrue to UFJ from alternative options, including integration with another financial institution.

RECEIVED

UFJ Holdings, Inc

2004 JUL 20 A 8:54

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CORPORATE FINANCE

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1-1, Otemachi 1-chome, Chiyoda-ku,
Tokyo 100-8114, JAPAN
Facsimile: 81-3-3212-5867
Telephone: 81-3-3212-5458

FACSIMILE TRANSMISSION COVER MEMORANDUM

DATE: July 9, 2004
TO: Office of International Corporate Finance
Division of Corporate Finance
Securities and Exchange Commission
Attn.: Mr. Paul Dudek, Mail Stop 3-9
FACSIMILE NUMBER: 010-1-202-942-9624
FROM: Emi Matsumoto, Group Planning Department
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July 9, 2004

Office of International Corporate Finance
Securities and Exchange Commission
Judiciary Plaza,
450 Fifth Street, N.W.
Washington, DC 20549
U.S.A.

Attn.: Mr. Paul Dudeck, Mail Stop 3-9
Facsimile Number: 001-1-202-942-9525

UFJ Holdings, Inc
File Number 82-5169
Information Furnished Pursuant to
12g-3-2(b) Under the Securities Exchange Act of 1934

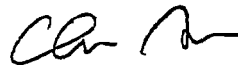
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Sincerely,



Chie Arai
Manager
Group Planning Department
UFJ Holdings, Inc.

BY FACSIMILE AND MAIL
Enclosure

Participation by directors

6 Deleted 30/9/2001.

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How many shares may still be bought back?

7 If the company has disclosed an intention to buy back a maximum number of shares - the remaining number of shares to be bought back

187,628,127

--

Compliance statement

1. The company is in compliance with all Corporations Act requirements relevant to this buy-back.
2. There is no information that the listing rules require to be disclosed that has not already been disclosed, or is not contained in, or attached to, this form.

Sign here: Date: 09-Jul-04
Robert Dudfield - Assistant Company Secretary

Print name:
== == == == ==



UFJ Press Release

July 9, 2004

Statement Regarding Media Report

UFJ Holdings, Inc. issued the following statement in response to media reports published today:

"UFJ Holdings is currently discussing the details of the joint operation of trust businesses with The Sumitomo Trust & Banking Co., Ltd., aiming to reach the agreement by the end of this month. There is no decision yet finalized at the present moment."

RECEIVED

UFJ Holdings, Inc

2004 JUL 20 A 9:01

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CORPORATE FINANCE

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Tokyo 100-8114, JAPAN
Facsimile: 81-3-3212-5867
Telephone: 81-3-3212-5458

FACSIMILE TRANSMISSION COVER MEMORANDUM

DATE: June 29, 2004
TO: Office of International Corporate Finance
Division of Corporate Finance
Securities and Exchange Commission
Attn.: Mr. Paul Dudek, Mail Stop 3-9
FACSIMILE NUMBER: 010-1-202-942-9624
FROM: Emi Matsumoto, Group Planning Department
NUMBER OF PAGES: 7 (including this page)
RE: Information Furnished Pursuant to 12g-3-2(b)

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June 29, 2004

Office of International Corporate Finance
Securities and Exchange Commission
Judiciary Plaza,
450 Fifth Street, N.W.
Washington, DC 20549
U.S.A.

Attn.: Mr. Paul Dudeck, Mail Stop 3-9
Facsimile Number: 001-1-202-942-9525

UFJ Holdings, Inc
File Number 82-5169
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Sincerely,



Chie Arai
Manager
Group Planning Department
UFJ Holdings, Inc.

BY FACSIMILE AND MAIL
Enclosure



UFJ Press Release

June 29, 2004

UFJ Holdings, Inc.

Revision of Figures in "Supplementary Data for the Fiscal Year ended March 31, 2004"

UFJ Holdings, Inc. (the "Company") revised figures in "Supplementary Data for the Fiscal Year ended March 31, 2004."

1. Revisions

- a. Page 23 to 25 of "Supplementary Data for the Fiscal Year ended March 31, 2004"

4. INDUSTRIAL CLASSIFICATIONS OF LOANS

- b. Page 26 of "Supplementary Data for the Fiscal Year ended March 31, 2004"

6. BALANCE AND RATIO OF LOANS TO SMALL-SIZED COMPANIES

2. The Reason for the Revisions

The Company conducted a review of registered data for customers such as industrial classifications, capital amount and number of employees in order to secure the accuracy of the figures.

3. Figures

- Before Revision:

The figures for March 31, 2004 are preliminary figures based on the revised data.

The figures for March 31, 2003 and 2002 are the figures before revision of data.

- After Revision:

All figures are final figures based on the revised data.

4. INDUSTRIAL CLASSIFICATIONS OF LOANS

(a) Combined

Before Revision

Millions of Yen

	Mar. 31, 2004		Sept. 30, 2003		Mar. 31, 2003	
	Loans	Risk Monitored Loans	Loans	Risk Monitored Loans	Loans	Risk Monitored Loans
Manufacturing	4,545,741	227,308	4,500,081	298,365	5,036,010	380,726
Coverage Ratio		76.27%		76.96%		72.11%
Agriculture	13,735	4,281	52,844	4,953	55,847	5,059
Coverage Ratio		95.08%		95.54%		93.45%
Forestry	18,731	589	4,533	130	5,189	195
Coverage Ratio		81.83%		79.51%		71.17%
Fishery	6,889	608	18,269	925	20,239	877
Coverage Ratio		98.47%		85.58%		78.47%
Mining	48,423	184	69,031	2,281	83,568	1,433
Coverage Ratio		100.00%		90.34%		99.90%
Construction	1,197,129	244,240	1,237,754	367,500	1,506,753	458,557
Coverage Ratio		40.86%		46.39%		55.98%
Utilities	278,413	2,447	214,464	516	226,569	513
Coverage Ratio		75.87%		91.20%		94.39%
Transportation & Communication	2,259,763	343,954	2,232,670	345,522	2,494,538	288,560
Coverage Ratio		82.49%		43.60%		62.73%
Wholesale and Retail	4,727,534	975,657	4,850,883	637,358	5,365,574	600,300
Coverage Ratio		37.22%		57.03%		52.85%
Finance and Insurance	4,067,683	281,821	3,939,147	62,838	4,632,156	161,466
Coverage Ratio		84.11%		40.47%		31.02%
Real Estate	6,605,574	1,016,648	5,482,850	1,119,315	5,700,890	1,190,640
Coverage Ratio		66.85%		62.59%		63.66%
Services	3,854,259	302,547	4,254,249	462,273	4,766,272	540,510
Coverage Ratio		52.94%		58.59%		55.86%
Local Governments	574,708	8,306	640,198	-	581,395	-
Coverage Ratio		11.71%		-		-
Others	11,815,192	278,018	11,533,247	913,392	11,014,397	377,342
Coverage Ratio		77.62%		78.84%		78.77%
Total Domestic	40,021,780	3,686,424	39,140,201	3,615,482	41,489,393	4,014,085
Coverage Ratio		59.90%		59.67%		61.07%
Total Overseas and Offshore	2,029,833	173,761	2,135,824	64,241	2,533,295	146,842
Coverage Ratio		38.33%		59.70%		71.76%
Total Loans	42,051,614	3,860,185	41,276,025	3,679,724	44,022,688	4,160,927
Coverage Ratio		58.85%		59.68%		61.44%

Note: Coverage Ratio = (Collateral/Guarantee + Specific Reserve + Reserve for Supporting Specific Borrowers)

Risk Monitored Loans

After Revision

Millions of Yen

	Mar. 31, 2004		Sept. 30, 2003		Mar. 31, 2003	
	Loans	Risk Monitored Loans	Loans	Risk Monitored Loans	Loans	Risk Monitored Loans
Manufacturing	4,541,310	217,625	4,516,789	293,480	5,028,919	377,722
Coverage Ratio		76.91%		76.38%		71.50%
Agriculture	7,643	2,348	7,449	2,692	7,557	3,348
Coverage Ratio		46.85%		55.03%		89.83%
Forestry	18,657	589	19,089	3	19,462	24
Coverage Ratio		81.83%		100.00%		96.04%
Fishery	7,076	593	7,355	649	7,518	361
Coverage Ratio		85.05%		93.02%		89.93%
Mining	39,350	184	58,614	2,028	74,368	1,201
Coverage Ratio		100.00%		89.26%		89.92%
Construction	1,270,013	244,296	1,331,501	367,630	1,497,362	357,898
Coverage Ratio		40.89%		45.08%		43.73%
Utilities	278,398	513	220,728	516	230,431	513
Coverage Ratio		92.18%		81.20%		94.39%
Transportation & Communication	2,258,437	339,021	2,351,174	369,807	2,529,311	297,356
Coverage Ratio		82.53%		44.15%		59.28%
Wholesale and Retail	4,755,719	972,309	4,895,660	803,617	5,108,621	572,458
Coverage Ratio		36.87%		57.04%		53.11%
Finance and Insurance	4,071,458	276,841	3,869,391	62,154	4,720,692	181,219
Coverage Ratio		83.85%		41.65%		31.59%
Real Estate	6,893,220	1,108,490	7,375,708	1,275,020	7,911,909	1,513,398
Coverage Ratio		67.66%		63.42%		67.74%
Services	3,763,527	296,692	3,850,340	416,425	4,228,201	464,281
Coverage Ratio		60.19%		55.85%		55.71%
Local Governments	592,443	-	615,176	-	671,647	-
Coverage Ratio		-		-		-
Others	11,526,526	228,908	10,222,242	231,454	9,567,371	264,304
Coverage Ratio		77.95%		84.48%		77.65%
Total Domestic	40,021,780	3,686,424	39,140,201	3,615,482	41,489,393	4,014,085
Coverage Ratio		59.90%		59.67%		61.07%
Total Overseas and Offshore	2,029,833	173,761	2,135,824	64,241	2,533,295	146,842
Coverage Ratio		38.33%		59.70%		71.76%
Total Loans	42,051,614	3,860,185	41,276,025	3,679,724	44,022,688	4,160,927
Coverage Ratio		58.85%		59.68%		61.44%

Note: Coverage Ratio = (Collateral/Guarantee + Specific Reserve + Reserve for Supporting Specific Borrowers)

Risk Monitored Loans

(b) UFJ Bank Combined & Non-consolidated

Before Revision

Millions of Yen

	UFJ Bank Combined						UFJ Bank Non-consolidated					
	Mar. 31, 2004		Sept. 30, 2003		Mar. 31, 2003		Mar. 31, 2004		Sept. 30, 2003		Mar. 31, 2003	
	Loans	Risk Monitored Loans	Loans	Risk Monitored Loans	Loans	Risk Monitored Loans	Loans	Risk Monitored Loans	Loans	Risk Monitored Loans	Loans	Risk Monitored Loans
Manufacturing	4,235,937	213,479	4,138,581	284,981	4,848,787	373,488	4,229,354	208,030	4,123,645	270,028	4,825,120	349,800
Coverage Ratio		75.71%		76.61%		77.39%		75.24%		76.24%		70.97%
Agriculture	13,573	4,281	62,675	4,553	55,870	5,059	13,573	4,281	62,675	4,953	65,870	5,059
Coverage Ratio		95.09%		95.54%		93.45%		95.08%		95.54%		93.45%
Forestry	18,685	589	4,478	126	5,123	189	18,685	589	4,478	126	5,123	189
Coverage Ratio		81.83%		78.92%		70.29%		81.83%		78.92%		70.29%
Fishery	4,889	608	16,253	915	18,229	856	4,889	608	16,237	899	18,212	849
Coverage Ratio		98.47%		85.42%		78.21%		98.47%		85.16%		77.78%
Mining	46,331	19	64,682	252	79,482	609	46,331	19	64,449	19	78,248	376
Coverage Ratio		100.00%		99.78%		99.77%		100.00%		100.00%		99.77%
Construction	1,114,705	215,217	1,159,710	334,001	1,415,870	403,791	1,113,332	214,409	1,155,003	329,417	1,405,454	382,675
Coverage Ratio		41.78%		46.28%		55.86%		41.56%		45.61%		54.27%
Utilities	137,000	2,447	67,970	516	74,412	513	137,000		67,970	516	74,412	513
Coverage Ratio		75.87%		91.21%		94.39%		76.87%		81.21%		94.39%
Transportation & Communication	1,887,080	235,912	1,781,653	252,592	2,095,536	190,838	1,886,313	235,165	1,779,430	250,357	2,033,051	187,353
Coverage Ratio		80.45%		90.95%		59.84%		80.40%		90.35%		59.22%
Wholesale and Retail	4,455,803	942,141	4,071,221	613,714	5,063,121	571,654	4,450,983	937,705	4,661,269	603,858	5,046,480	557,023
Coverage Ratio		37.51%		58.31%		51.29%		37.27%		55.84%		50.38%
Finance and Insurance	3,180,428	188,404	3,099,749	82,245	3,779,457	160,336	3,180,349	188,328	3,099,032	61,528	3,778,706	159,585
Coverage Ratio		77.57%		40.90%		30.89%		77.56%		40.21%		30.67%
Real Estate	5,988,173	928,075	4,861,991	876,282	5,023,046	939,244	5,952,133	903,086	4,806,175	825,239	4,915,400	837,175
Coverage Ratio		68.21%		60.27%		60.27%		67.77%		58.62%		57.55%
Services	3,556,426	232,931	3,929,497	441,143	4,999,466	508,691	3,518,937	255,439	3,855,145	368,914	4,315,372	425,775
Coverage Ratio		53.02%		58.49%		54.81%		52.26%		57.58%		52.70%
Local Governments	567,404	8,306	633,803	-	575,988	-	567,404	8,306	633,803	-	575,966	-
Coverage Ratio		11.71%		-		-		11.71%		-		-
Others	10,723,328	261,902	10,678,874	294,515	10,278,597	350,879	10,719,633	258,008	10,667,708	285,009	10,265,096	337,522
Coverage Ratio		77.22%		76.30%		78.13%		77.00%		76.13%		77.87%
Total Domestic	35,935,942	3,294,318	35,158,945	3,166,221	37,453,481	3,506,124	35,848,916	3,217,425	34,988,017	3,001,888	37,194,311	3,253,901
Coverage Ratio		58.87%		58.09%		58.08%		58.84%		57.10%		57.72%
Total Overseas and Offshore	2,027,482	173,389	2,132,201	63,850	2,527,299	146,397	2,027,482	173,389	2,132,201	63,850	2,527,299	146,397
Coverage Ratio		38.25%		59.58%		71.72%		38.25%		59.58%		71.72%
Total Loans	37,963,425	3,467,707	37,291,146	3,230,071	39,980,780	3,652,521	37,876,399	3,390,814	37,120,218	3,065,716	39,721,610	3,400,299
Coverage Ratio		57.84%		58.12%		59.59%		57.50%		57.15%		58.33%

Note: Coverage Ratio = $\frac{\text{Collateral/Guarantee} + \text{Specific Reserve} + \text{Reserve for Supporting Specific Borrowers}}{\text{Risk Monitored Loans}}$

After Revision

Millions of Yen

	UFJ Bank Combined						UFJ Bank Non-consolidated					
	Mar. 31, 2004		Sept. 30, 2003		Mar. 31, 2003		Mar. 31, 2004		Sept. 30, 2003		Mar. 31, 2003	
	Loans	Risk Monitored Loans	Loans	Risk Monitored Loans	Loans	Risk Monitored Loans	Loans	Risk Monitored Loans	Loans	Risk Monitored Loans	Loans	Risk Monitored Loans
Manufacturing	4,230,905	203,795	4,154,808	280,048	4,839,698	380,484	4,224,913	198,335	4,140,848	265,016	4,617,094	337,507
Coverage Ratio		78.50%		75.93%		70.73%		78.22%		75.54%		69.68%
Agriculture	7,481	2,348	7,280	2,692	7,980	9,348	7,387	2,254	7,180	2,692	7,278	2,907
Coverage Ratio		46.86%		49.90%		89.84%		44.77%		55.03%		91.00%
Forestry	18,611	589	19,032	-	19,396	18	19,611	589	19,032	-	19,398	18
Coverage Ratio		81.83%		-		94.81%		81.83%		-		94.81%
Fishery	5,076	593	5,345	639	5,506	350	5,076	593	5,329	623	5,489	333
Coverage Ratio		95.06%		82.91%		89.64%		95.08%		82.73%		89.12%
Mining	37,258	19	64,265	19	69,312	378	37,258	19	64,265	19	69,312	376
Coverage Ratio		100.00%		100.00%		89.77%		100.00%		100.00%		99.77%
Construction	1,187,589	215,272	1,253,457	324,131	1,407,179	303,132	1,185,216	214,334	1,248,057	318,944	1,396,293	292,280
Coverage Ratio		41.81%		44.92%		40.56%		41.61%		44.04%		38.55%
Utilities	136,989	513	71,498	516	77,273	513	136,983	513	71,498	516	77,273	513
Coverage Ratio		92.18%		91.21%		94.39%		92.18%		91.21%		94.39%
Transportation & Communication	1,875,734	230,980	1,807,007	276,677	2,071,488	201,633	1,874,987	230,233	1,904,907	273,769	2,068,595	197,361
Coverage Ratio		80.47%		32.83%		54.60%		80.41%		32.28%		53.84%
Wholesale and Retail	4,493,788	938,793	4,410,258	579,675	4,806,777	543,823	4,489,211	934,498	4,400,853	570,250	4,792,530	529,684
Coverage Ratio		37.12%		56.24%		51.48%		36.89%		55.76%		50.45%
Finance and Insurance	3,184,203	183,624	3,029,993	61,480	3,867,993	180,088	3,184,124	183,546	3,029,218	60,685	3,866,757	158,851
Coverage Ratio		77.01%		42.10%		31.46%		77.00%		41.96%		31.03%
Real Estate	6,370,819	1,017,918	6,754,819	1,031,987	7,233,968	1,262,102	6,338,010	989,882	6,689,852	878,087	7,113,947	1,139,557
Coverage Ratio		68.98%		81.05%		65.97%		68.51%		60.33%		64.56%
Services	3,467,694	267,076	3,528,772	395,295	3,859,795	432,431	3,428,344	249,910	3,459,016	328,182	3,780,443	357,815
Coverage Ratio		50.17%		55.53%		54.23%		48.95%		63.99%		52.17%
Local Governments	585,139	-	608,781	-	589,147	-	585,139	-	608,781	-	586,147	-
Coverage Ratio		-		-		-		-		-		-
Others	10,934,661	212,792	9,355,561	212,577	8,821,571	237,840	10,332,657	212,513	9,350,641	204,066	8,813,757	236,714
Coverage Ratio		77.48%		89.72%		76.58%		77.58%		84.59%		78.74%
Total Domestic	35,936,942	3,294,318	35,158,945	3,166,221	37,453,481	3,506,124	35,848,916	3,217,425	34,988,017	3,001,888	37,194,311	3,253,901
Coverage Ratio		58.87%		58.09%		58.08%		58.84%		57.10%		57.72%
Total Overseas and Offshore	2,027,482	173,389	2,132,201	63,850	2,527,299	146,397	2,027,482	173,389	2,132,201	63,850	2,527,299	146,397
Coverage Ratio		38.25%		59.58%		71.72%		38.25%		59.58%		71.72%
Total Loans	37,963,425	3,467,707	37,291,146	3,230,071	39,980,780	3,652,521	37,876,399	3,390,814	37,120,218	3,065,716	39,721,610	3,400,299
Coverage Ratio		57.84%		58.12%		59.59%		57.50%		57.15%		58.33%

Note: Coverage Ratio = $\frac{\text{Collateral/Guarantee} + \text{Specific Reserve} + \text{Reserve for Supporting Specific Borrowers}}{\text{Risk Monitored Loans}}$

(c) UFJ Trust Bank Non-consolidated
Before Revision

	Banking & Trust Account						Banking Account						Trust Account					
	Mar. 31, 2004			Sept. 30, 2003			Mar. 31, 2003			Mar. 31, 2004			Sept. 30, 2003			Mar. 31, 2003		
	Loans	Risk Monitored Loans	Coverage Ratio	Loans	Risk Monitored Loans	Coverage Ratio	Loans	Risk Monitored Loans	Coverage Ratio	Loans	Risk Monitored Loans	Coverage Ratio	Loans	Risk Monitored Loans	Coverage Ratio	Loans	Risk Monitored Loans	Coverage Ratio
Manufacturing	310,404	13,829	84.79%	361,480	13,434	84.70%	387,223	17,257	86.53%	286,118	11,444	84.69%	333,343	9,483	83.34%	348,459	12,806	85.45%
Agriculture	162	-	-	169	-	-	177	-	-	-	-	-	-	-	-	162	-	-
Forestry	46	-	-	57	3	100.00%	66	6	100.00%	46	-	-	53	-	-	61	-	-
Fishery	2,000	-	-	2,010	10	100.00%	2,010	10	100.00%	2,000	-	-	2,000	-	-	2,000	-	-
Mining	2,082	174	100.00%	4,349	2,009	82.16%	5,078	824	100.00%	1,424	-	-	3,565	1,722	89.97%	3,612	10	100.00%
Construction	82,424	29,023	34.12%	78,044	33,498	47.40%	80,183	54,785	61.26%	72,371	28,086	32.87%	72,256	31,459	45.01%	83,562	51,180	61.30%
Utilities	139,413	-	-	148,484	-	-	152,167	-	-	64,862	-	-	58,208	-	-	49,840	-	-
Transportation & Communication	382,703	108,041	86.93%	451,007	92,930	71.34%	459,002	95,722	87.36%	342,997	106,813	87.13%	385,346	88,598	78.14%	375,185	85,337	89.90%
Wholesale and Retail	261,931	33,515	34.43%	289,662	23,642	78.60%	302,453	28,635	83.55%	204,567	24,341	28.61%	230,845	16,487	69.57%	238,893	19,911	79.58%
Finance and Insurance	867,255	93,216	97.34%	839,398	693	2.48%	862,699	1,129	48.66%	794,048	80,736	100.00%	734,805	28	22.30%	729,621	241	88.17%
Real Estate	522,401	68,572	53.87%	620,859	243,033	70.61%	677,845	251,286	75.88%	439,774	77,262	54.08%	519,318	227,068	71.28%	552,577	230,079	76.04%
Services	295,833	9,616	50.78%	324,752	21,129	60.76%	366,406	31,848	75.88%	269,425	6,847	48.64%	289,182	17,231	60.35%	323,442	23,637	77.24%
Local Governments	7,304	-	-	6,395	-	-	5,429	-	-	7,258	-	-	6,395	-	-	5,429	-	-
Others	1,181,864	16,116	83.75%	866,691	18,877	84.53%	795,800	26,453	85.88%	779,453	3,800	87.18%	449,738	3,910	87.57%	312,317	5,994	96.46%
Total Domestic	4,085,637	392,106	87.24%	3,981,256	449,261	70.00%	4,036,932	507,981	73.71%	3,272,146	349,822	68.99%	3,079,759	395,990	66.80%	3,025,412	429,208	73.68%
Total Overseas and Offshore	2,351	371	78.49%	3,623	591	84.51%	5,995	444	85.82%	2,361	371	78.49%	3,623	391	84.51%	5,995	444	85.82%
Total Loans	4,088,188	392,478	87.24%	3,984,878	449,853	70.01%	4,042,928	508,425	73.72%	3,274,497	350,293	67.00%	3,083,382	396,382	69.52%	3,031,406	429,653	73.69%
Coverage Ratio																		

Note: Figures of trust account are total of all trust accounts.

Coverage Ratio = (Collateral/Guarantee + Specific Reserve + Reserve for Supporting Specific Borrowers)

Risk Monitored Loans

	Banking & Trust Account						Banking Account						Trust Account					
	Mar. 31, 2004			Sept. 30, 2003			Mar. 31, 2003			Mar. 31, 2004			Sept. 30, 2003			Mar. 31, 2003		
	Loans	Risk Monitored Loans	Coverage Ratio	Loans	Risk Monitored Loans	Coverage Ratio	Loans	Risk Monitored Loans	Coverage Ratio	Loans	Risk Monitored Loans	Coverage Ratio	Loans	Risk Monitored Loans	Coverage Ratio	Loans	Risk Monitored Loans	Coverage Ratio
Manufacturing	310,404	13,829	84.79%	360,880	13,434	84.70%	387,223	17,257	86.53%	286,118	11,444	84.69%	332,742	9,483	83.34%	348,868	12,806	85.45%
Agriculture	162	-	-	169	-	-	177	-	-	-	-	-	-	-	-	162	-	-
Forestry	46	-	-	57	3	100.00%	66	6	100.00%	46	-	-	53	-	-	61	-	-
Fishery	2,000	-	-	2,010	10	100.00%	2,010	10	100.00%	2,000	-	-	2,000	-	-	2,000	-	-
Mining	2,082	174	100.00%	4,349	2,009	82.16%	5,078	824	100.00%	1,424	-	-	3,565	1,722	89.97%	3,612	10	100.00%
Construction	82,424	29,023	34.12%	78,044	33,498	47.40%	80,183	54,785	61.26%	72,371	28,086	32.87%	72,256	31,459	45.01%	83,562	51,180	61.30%
Utilities	139,413	-	-	148,230	-	-	153,168	-	-	64,862	-	-	60,844	-	-	50,840	-	-
Transportation & Communication	382,703	108,041	86.93%	444,167	92,930	71.34%	457,843	95,722	87.36%	342,997	106,813	87.13%	383,886	88,598	78.14%	375,107	85,337	89.90%
Wholesale and Retail	261,931	33,515	34.43%	285,404	23,642	78.60%	301,844	28,635	83.55%	204,567	24,341	28.61%	226,287	16,487	69.57%	238,085	19,911	79.58%
Finance and Insurance	867,255	93,216	97.34%	839,398	693	2.48%	852,699	1,129	48.66%	794,048	80,736	100.00%	734,805	28	22.30%	729,621	241	88.17%
Real Estate	522,401	68,572	53.87%	620,880	243,033	70.61%	677,841	251,286	75.88%	439,774	77,262	54.08%	519,318	227,068	71.28%	552,607	230,079	76.04%
Services	295,833	9,616	50.78%	323,568	21,129	60.76%	366,406	31,848	75.88%	269,425	6,847	48.64%	287,877	17,231	60.35%	323,108	23,637	77.24%
Local Governments	7,304	-	-	6,395	-	-	5,400	-	-	7,258	-	-	6,395	-	-	5,429	-	-
Others	1,181,864	16,116	83.75%	866,691	18,877	84.53%	795,800	26,453	85.88%	779,453	3,800	87.18%	449,738	3,910	87.57%	312,317	5,994	96.46%
Total Domestic	4,085,637	392,106	87.24%	3,981,256	449,261	70.00%	4,036,932	507,981	73.71%	3,272,146	349,822	68.99%	3,079,759	395,990	66.80%	3,025,412	429,208	73.68%
Total Overseas and Offshore	2,351	371	78.49%	3,623	591	84.51%	5,995	444	85.82%	2,361	371	78.49%	3,623	391	84.51%	5,995	444	85.82%
Total Loans	4,088,188	392,478	87.24%	3,984,878	449,853	70.01%	4,042,928	508,425	73.72%	3,274,497	350,293	67.00%	3,083,382	396,382	69.52%	3,031,406	429,653	73.69%
Coverage Ratio																		

Note: Figures of trust account are total of all trust accounts.

Coverage Ratio = (Collateral/Guarantee + Specific Reserve + Reserve for Supporting Specific Borrowers)

Risk Monitored Loans

6. BALANCE AND RATIO OF LOANS TO SMALL-SIZED COMPANIES
Combined, UFJ Bank Combined and UFJ Trust Bank Non-consolidated
Before Revision

	Combined		UFJ Bank Combined		UFJ Trust Non-consolidated (Banking and Trust Account)	
	Mar. 31, 2004	Sept. 30, 2003	Mar. 31, 2003	Sept. 30, 2003	Mar. 31, 2003	Sept. 30, 2003
Loans to Small-Sized Companies, etc.	27,107,923	27,649,314	29,995,532	25,211,062	27,833,590	2,041,545
Ratio of Loans to Small-Sized Companies, etc.	67.73 %	70.64 %	72.29 %	70.15 %	74.31 %	51.28 %
						48.42 %
						2,162,042
						53.57

Note:

Figures of trust account are total of all trust accounts.

After Revision

	Combined		UFJ Bank Combined		UFJ Trust Non-consolidated (Banking and Trust Account)	
	Mar. 31, 2004	Sept. 30, 2003	Mar. 31, 2003	Sept. 30, 2003	Mar. 31, 2003	Sept. 30, 2003
Loans to Small-Sized Companies, etc.	27,047,930	26,816,646	28,951,001	25,151,069	26,833,612	1,998,424
Ratio of Loans to Small-Sized Companies, etc.	67.58 %	68.51 %	69.77 %	69.98 %	71.64 %	50.19 %
						48.42 %
						2,117,389
						52.46

Note:

Figures of trust account are total of all trust accounts.

RECEIVED

UFJ Holdings, Inc

2004 JUL 20 A 9:02

OFFICE OF INTERNATIONAL
CORPORATE FINANCE

Address: UFJ Holdings, Inc.
1-1, Otemachi 1-chome, Chiyoda-ku,
Tokyo 100-8114, JAPAN
Facsimile: 81-3-3212-5867
Telephone: 81-3-3212-5458

FACSIMILE TRANSMISSION COVER MEMORANDUM

DATE: June 25, 2004
TO: Office of International Corporate Finance
Division of Corporate Finance
Securities and Exchange Commission
Attn.: Mr. Paul Dudek, Mail Stop 3-9
FACSIMILE NUMBER: 010-1-202-942-9624
FROM: Emi Matsumoto, Group Planning Department
NUMBER OF PAGES: 5 (including this page)
RE: Information Furnished Pursuant to 12g-3-2(b)

* If you do not receive all pages please contact us immediately.

June 25, 2004

Office of International Corporate Finance
Securities and Exchange Commission
Judiciary Plaza,
450 Fifth Street, N.W.
Washington, DC 20549
U.S.A.

Attn.: Mr. Paul Dudeck, Mail Stop 3-9
Facsimile Number: 001-1-202-942-9525

UFJ Holdings, Inc
File Number 82-5169
Information Furnished Pursuant to
12g-3-2(b) Under the Securities Exchange Act of 1934

Ladies and Gentlemen:

The enclosed document is submitted pursuant to Rule 12g3-2(b) of Securities Exchange Act of 1934, as amended (the "Act").

The document is furnished with the understanding that such document will not be deemed to be "filed" with the Commission or otherwise subject to the liabilities of Section 18 of the Act, and that the furnishing of the document shall not constitute an admission for any purpose that the Company is subject to the Act.

If you have any questions or comments regarding the foregoing, please contact me at 81-3-3212-5458.

Sincerely,



Chie Arai
Manager
Group Planning Department
UFJ Holdings, Inc.

BY FACSIMILE AND MAIL
Enclosure

Please note that the following is only an excerpt of an English translation of the original Japanese version, prepared for the convenience of our non-Japanese-speaking shareholders with voting rights. In the case of any discrepancy between the translation and the Japanese original, the latter shall prevail.

June 25, 2004

To: Shareholders:

Ryosuke Tamakoshi, President and CEO
UFJ Holdings, Inc.
5-6, Fushimimachi 3-chome, Chuo-ku, Osaka-shi

NOTICE OF RESOLUTIONS OF
THE THIRD ORDINARY GENERAL MEETING OF SHAREHOLDERS

Please be informed that the following matters were reported or resolved at the third ordinary general meeting of shareholders of UFJ Holdings Inc. (the "Company") held today.

Matters reported: Matters concerning the business report, the balance sheet, and the profit and loss statement for the third fiscal year (from 1st April 2003 to 31st March 2004)

The contents of the above mentioned financial documents were reported.

Matters resolved:

Agenda Item No. 1: Matters concerning the approval of the plan for disposition of profits for the third fiscal year

This item has been resolved and approved in accordance with the original proposal.

To our regret, it was resolved that the Company shall not pay any dividends of ordinary shares for this fiscal year.

Additionally, it was resolved that dividends of each class of preferred shares for this fiscal year shall be in the predetermined amount per share.

Agenda Item No. 2: Matters concerning partial amendment to the Articles of Incorporation

Following the introduction of the "Law for Partial Amendments to the Commercial Code of Japan and to the Law for Special Exceptions to the Commercial Code of Japan concerning Audit, etc. of *Kabushiki kaisha*" (Law No. 132 of 2003), it became possible to acquire the company's treasury stocks upon a resolution of the Board of Directors in accordance with the provisions of the Articles of Incorporation. In accordance therewith, this item intended to newly establish the necessary provisions in order to realize the implementation of the mobile plan to strengthen our capital base.

Also, following the introduction of the "Law for Partial Amendments to the Commercial Code, etc. of Japan" (Law No. 128 of 2001), it became possible to prescribe the contents of the voting rights of preferred shares in the Articles of Incorporation. In accordance therewith, this item intended to make amendments to reflect such.

In addition, in accordance with the conversion of preferred shares into ordinary shares, this item intended to make the necessary amendments.

This item has been resolved and approved in accordance with the original proposal.

The amendments are set forth below.

(Changes are indicated by underlines)

Articles of Incorporation Before Amendment	Articles of Incorporation after Amendment
CHAPTER II	CHAPTER II
SHARES	SHARES
Article 5. (Total Number of Shares)	Article 5. (Total Number of Shares)
The total number of shares authorized to be issued by the Company shall be <u>20,156,579</u> shares, the details of which shall be as set forth below; provided, however, that in case cancellation of ordinary shares or cancellation or conversion of preferred shares into ordinary shares is made, the number of shares authorized to be issued shall be reduced by the number of shares so cancelled or converted:	The total number of shares authorized to be issued by the Company shall be <u>20,131,539</u> shares, the details of which shall be as set forth below; provided, however, that in case cancellation of ordinary shares or cancellation or conversion of preferred shares into ordinary shares is made, the number of shares authorized to be issued shall be reduced by the number of shares so cancelled or converted:
Ordinary shares: 18,000,000 shares	Ordinary shares: 18,000,000 shares
Class I preferred shares: <u>14,069</u> shares	Class I preferred shares: <u>13,542</u> shares
Class II preferred shares: 200,000 shares	Class II preferred shares: 200,000 shares
Class III preferred shares: <u>33,487</u> shares	Class III preferred shares: <u>16,989</u> shares
Class IV preferred shares: 150,000 shares	Class IV preferred shares: 150,000 shares
Class V preferred shares: 150,000 shares	Class V preferred shares: 150,000 shares
Class VI preferred shares: <u>9,023</u> shares	Class VI preferred shares: <u>1,008</u> shares
Class VII preferred shares: 200,000 shares	Class VII preferred shares: 200,000 shares
Class VIII preferred shares: 700,000 shares	Class VIII preferred shares: 700,000 shares
Class IX preferred shares: 700,000 shares	Class IX preferred shares: 700,000 shares

Articles of Incorporation Before Amendment	Articles of Incorporation after Amendment
<p>Article 6.</p> <p><u>Deleted.</u></p> <p style="text-align: center;">CHAPTER III</p> <p style="text-align: center;">PREFERRED SHARES</p> <p>Article 16. (Voting Rights)</p> <p><u>Unless otherwise provided for by laws or regulations,</u> Preferred Shareholders shall not have voting rights at general meetings of shareholders.</p>	<p>Article 6. <u>(Acquisition of the Treasury Stocks)</u></p> <p><u>The Company may purchase its own shares upon a resolution of the Board of Directors pursuant to the provisions of Article 211-3, Paragraph 1, Item 2 of the Commercial Code.</u></p> <p style="text-align: center;">CHAPTER III</p> <p style="text-align: center;">PREFERRED SHARES</p> <p>Article 16. (Voting Rights)</p> <p><u>Preferred Shareholders shall not have voting rights at general meetings of shareholders; provided, however, that, Preferred Shareholders shall have voting rights as from the ordinary general meeting of shareholders if the agenda that the Company shall pay the Preferred Share Dividends to such Preferred Shareholders is not submitted thereat, or the close of the ordinary general meeting of shareholders if such agenda is rejected thereat, until it is resolved that the Company shall pay the Preferred Share Dividends to such Preferred Shareholders.</u></p>

Agenda Item No. 3: Matters concerning election of seven (7) Directors

This item has been resolved and approved in accordance with the original proposal.

Mr. Hiroshi Hamada, Mr. Shosaku Yasui and Mr. Toshihide Mizuno were re-elected to assume the office of Directors. Mr. Iwao Okijima, Mr. Ryosuke Tamakoshi, Mr. Takamune Okihara and Mr. Shintaro Yasuda were newly elected to assume the office of Directors.

Please note that Mr. Iwao Okijima, Mr. Hiroshi Hamada and Mr. Shosaku Yasui are outside directors as prescribed in Article 188, Paragraph 2, Item 7-2 of the Commercial Code of Japan.